UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER
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ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 04/01/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

Office Action Summary	Application No.	Applicant(s)
	09/748,359	LENCKI ET AL.
	Examiner	Art Unit
	Rachel L. Porter	3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on _26 December 2000 and 13 January 2005_.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1-51, 70-82, 106 and 107_ is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) _1-51, 70-82, 106 and 107_ is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _4/2/04, 1/18/05_.
4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the application filed 12/26/00 and the

election filed 1/13/05. Claims 1-51,70-82, and 106-107 are currently pending. Claims

106-107 are new. Claims 40,42, and 43 have been amended.

Election/Restrictions

2.   Applicant's election without traverse of Group I (claims 1-51 and 70-82) in the

reply filed on 1/13/05 is acknowledged.

Information Disclosure Statement

3.   The Information Disclosure Statements filed 4/2/04 and 1/18/05 have been

entered and considered.

Claim Rejections - 35 USC § 101

4.   35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of
> matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the
> conditions and requirements of this title.

Claims 1-12, 18-31,37-39, and 40-48 are rejected under 35 U.S.C. 101 because

the claimed invention is directed to non-statutory subject matter.

The basis of this rejection is set forth in a two-prong test of:

(1) whether the invention is within the technological arts; and

(2) whether the invention produces a useful, concrete, and tangible result.

For a claimed invention to be statutory, the claimed invention must be within the technological arts. Mere ideas in the abstract (i.e., abstract idea, law of nature, natural phenomena) that do not apply, involve, use, or advance the technological arts fail to promote the "progress of science and the useful arts" (i.e., the physical sciences as opposed to social sciences, for example) and therefore are found to be non-statutory subject matter. For a process claim to pass muster, the recited process must somehow apply, involve, use, or advance the technological arts.

In the present case, 1-12, 18-31,37-39, and 40-48 only recite abstract ideas. The recited steps of merely obtaining information about benefit options, determining costs for benefits and selecting benefit options to determine the best insurance policy does not apply, involve, use, or advance the technological arts since all of the recited steps can be performed in the mind of the user or by use of a pencil and paper. These steps only constitute an idea of how to selects certain benefit options others an insurance policy over others.

Additionally, for a claimed invention to be statutory, the claimed invention must produce a useful, concrete, and tangible result. In the present case, the claimed invention provides benefits to an employee, group or individual, and is repeatable, useful, and tangible.

Although the recited process produces a useful, concrete, and tangible result, since the claimed invention, as a whole, is not within the technological arts as explained above, claim 1-12, 18-31,37-39, and 40-48 are deemed to be directed to non-statutory subject matter.

Claim Rejections - 35 USC § 112

5.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6.   Claims 18-19, 37-38,71, 79, and 106-107 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

7.   Claims 71 and 79 recite the limitation "said database" in line 1. There is insufficient antecedent basis for this limitation in the claim. Claim 70 recites that the system comprises "at least one database" while claims 71 and 79 further define "said (i.e. one) database." It is unclear whether one or more databases are being defined in the present claims (i.e. whether the same database is being further defined in claim 71 and claim 79). The Examiner will interpret the current claim language of claims 71 and 79 to mean that one of the databases includes the recited data.

8.   Claims 18,37, and 106 currently recite the limitation "creating data representing each said line item purchased by said individual..." It is unclear to the Examiner what function is being performed with the "creation of data." More specifically, it is unclear if the creation of data is merely the user inputting data reflecting specific choices or whether the Applicant intends to claim something more specific (e.g. the storage of data in a database). For the purpose of applying art, the Examiner will interpret this step to mean that at least one database stores information reflecting a user's benefit selections.

Claims 19,38 and 107 inherit the deficiencies of claim 18, 37, and 106

respectively through dependency, and are also rejected.

Claim Rejections - 35 USC § 102

9.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

10.   Claims 1-13,15-17,20-32,34-36,39-49,51,70-80 and 82 are rejected under 35

U.S.C. 102(e) as being anticipated by Wizig (USPN 6,735,569).

[claim 1] Wizig teaches a method of providing benefits to an employee comprising:

-   identifying at least one price for each of a plurality of line items within a benefit

    category; and (Figs. 18,28,30; col.9, lines 50-67; col. 14, lines 10-21)

-   offering said line items for purchase by said employee. (Fig. 30, 33; col. 14, lines 38-

    64)

[claim 2]   Wizig teaches a method further comprising: providing a predefined

employer contribution to said employee for purchase of at least one of said line items.

(col. 12, lines 24-29; Figure 24)

[claims 3-4] Wizig teaches a method wherein said benefit category comprises

insurance (e.g. health insurance) benefits. (col. 12, lines 24-29, Figure 33)

[claim 5] Wizig teaches a method wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services. (Figures 27, 30, 37-38; col. 13, lines 42-57: e.g. Services provided by specific healthcare providers and/or by general benefits plan.)

[claims 6-7] Wizig teaches a method wherein said prices are established based on prior cost data or actuarial data. (col. 9, lines 50-67; col. 16, lines 47-col. 17, line 23; col. 20, lines 54-col. 21, line 50)

[claim 8]   Wizig teaches a method further comprising: identifying a plurality of options for purchase by said employee within said line items. (Fig. 33)

[claim 9]   Wizig teaches a method wherein said options comprise cost sharing options. (col. 8, lines 59-col. 9, line 19; Figure 33: sponsoring and co-payment)

[claim 10]   Wizig teaches a method wherein said options comprise place of service options. (Figure 28: e.g. distance in miles/time from providers)

[claim 11]   Wizig teaches a method wherein said options comprise benefit provider network options. (col. 13, lines 30-51; col. 15, lines 43-57)

[claim 12]   Wizig teaches a method according to claim 8, said method further comprising: identifying a plurality of sub-options for purchase by said employee within said options. (Figures 30-31,55; col. 14, lines 38-64)

[claim 13]   Wizig teaches a method wherein said line items are offered for purchase by said employee through a user interface accessible through a computer network. (col. 6, lines 15-24)

[claim 15] Wizig teaches a method wherein said computer network is a global computer

network and wherein said user interface is provided at a web site on said network. (col.

6, lines 1-24)

[claim 16] Wizig teaches a method further comprising: identifying factors on said user

interface for said employee to consider in connection with the purchase of one or more

of said line items. (Figures 26-29)

[claim 17] Wizig teaches a method according to claim 13, said method further

comprising:

- querying said employee through said user interface for personal information related

  to said employee (Figure 20; Figure 28 e.g. preferences); and

- explaining the need for said personal information on said user interface. (Figure

  28—explains how preference information is used)

[claim 20]   Wizig teaches a method further comprising:

- creating data comprising personal information related to said employee and

  representing each said line item purchased by said employee; and (col. 10, lines 66-

  col. 11, line 8, lines 14-31; Figures 4A-4D, col. 13, lines 18-col. 14, line 25)

- transmitting said data to a customer service vendor configured to automatically build

  a customer benefit summary for said employee based on said data. (Figure 33, 55;

  col. 14, lines 38-64—e.g. Express Buy)

[claim 21]   Wizig teaches a method of providing healthcare to an individual

comprising:

- identifying a price for at least one healthcare line item for said individual; (Figs.

  18,28,30; col.9, lines 50-67; col. 14, lines 10-21) and

- offering said at least one line item for purchase by said individual. (Fig. 30, 33; col.

  14, lines 38-64)

[claim 22]   Wizig a method further comprising: providing a predefined contribution to

said individual for purchase of at least one of said line items. (col. 12, lines 24-29;

Figure 24)

[claim 23] Wizig teaches a method, wherein said individual is an employee and said

predefined contribution is provided by said employee's employer. (col. 12, lines 24-29;

Figure 24)

[claim 24] Wizig teaches a method wherein said plurality of line items comprises line

items selected from the group consisting of: preventative care, physician care, hospital

care, emergency care, pharmacy care, alternative care, vision care, and behavioral

health care services. (Figures 27, 30, 37-38; col. 13, lines 42-57: e.g. Services provided

by specific healthcare providers and/or by general benefits plan.)

[claims 25-26]] Wizig teaches a method wherein said prices are established based on

prior cost data or actuarial data. (col. 9, lines 50-67; col. 16, lines 47-col. 17, line 23; col.

20, lines 54-col. 21, line 50)

[claim 27] Wizig teaches a method further comprising: identifying a plurality of options

for purchase by said individual within said line items. (Fig. 33)

[claim 28] Wizig teaches a method wherein said options comprise cost sharing options.

(col. 8, lines 59-col. 9, line 19; Figure 33: sponsoring and co-payment)

[claim 29]   Wizig teaches a method according to claim 27, wherein said options

comprise place of service options. (Figure 28: e.g. distance in miles/time from providers)

[claim 30]   Wizig teaches a method wherein options comprise benefit provider

network options. (col. 13, lines 30-51; col. 15, lines 43-57)

[claim 31]   Wizig teaches a method further comprising: identifying a plurality of sub-

options for purchase by said individual within said options. (Figures 30-31,55; col. 14,

lines 38-64)

[claim 32]   Wizig teaches a method wherein said line items are offered for purchase

by said individual through a user interface accessible through a computer network. (col.

6, lines 15-24)

[claim 34] Wizig teaches method wherein said computer network is a global computer

network and wherein said user interface is provided at a web site on said network. (col.

6, lines 1-24)

[claim 35]   Wizig teaches a method further comprising: identifying factors on said

user interface for said individual to consider in connection with the purchase of one or

more of said line items. (Figures 26-29)

[claim 36]   Wizig teaches a method further comprising: querying said individual

through said user interface for personal information related to said individual (Figure 20;

Figure 28 e.g. preferences); and explaining the need for said personal information on

said user interface. (Figure 28—explains how preference information is used)

[claim 39]   Wizig teaches a method further comprising:

- creating data comprising personal information related to said individual and

   representing each said line item purchased by said individual; and (col. 10, lines 66-

   col. 11, line 8, lines 14-31; Figures 4A-4D, col. 13, lines 18-col. 14, line 25)

- transmitting said data to a customer service vendor configured to automatically build

   a customer benefit summary for said individual based on said data. (Figure 33, 55;

   col. 14, lines 38-64—e.g. Express Buy)

[claim 40]   Wizig teaches a method of establishing a health care benefits offering to an

employee group comprising:

- establishing a healthcare cost for said group; (Figures 4A-D, 32, col. 16, lines 19-47,

   e.g. family plans) and

- establishing a line item cost for each of a plurality of health care line items based on

   said cost. (Figures 31-32, col. 16, lines 19-47)

[claim 41] Wizig teaches a method wherein said plurality of line items comprises line

items selected from the group consisting of: preventative care, physician care, hospital

care, emergency care, pharmacy care, alternative care, vision care, and behavioral

health care services. Figures 27, 30, 37-38; col. 13, lines 42-57: e.g. Services provided

by specific healthcare providers and/or by general benefits plan.)

[claims 42-43] Wizig teaches a method wherein healthcare costs are established based

on prior cost data or actuarial data. (col. 9, lines 50-67; col. 16, lines 47-col. 17, line 23;

col. 20, lines 54-col. 21, line 50)

[claim 44] Wizig teaches a method further comprising: establishing a plurality of options within at least one of said line items. (Fig. 33)

[claim 45] Wizig teaches a method wherein said options comprise cost sharing options. (col. 8, lines 59-col. 9, line 19; Figure 33: sponsoring and co-payment)

[claim 46] Wizig teaches a method wherein said options comprise place of service options. (Figure 28: e.g. distance in miles/time from providers)

[claim 47]   Wizig teaches a method wherein said options comprise benefit provider network options. (col. 13, lines 30-51; col. 15, lines 43-57)

[claim 48]   Wizig teaches method further comprising: establishing a plurality of sub-options within at least one of said options. (Figures 30-31,55; col. 14, lines 38-64)

[claim 49]   Wizig teaches a method further comprising presenting said line items on a user interface accessible through a computer network. (col. 6, lines 15-24)

[claim 51]   Wizig teaches a method wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network. (col. 6, lines 1-24)

[claim 70]   Wizig teaches a system for providing benefits to an employee comprising:

- at least one database comprising data representing at least one price for each of a plurality of line items within a benefit category; (col. 7, line 47-56; Figure 2)

- at least one processor for accessing said database; (Fig. 2; col. 6, line 62-col. 7, line 46)

- and a user-interface for accessing said processor to allow purchase of at least one

of said line items by said employee. (Figures 30-31; col. 6, lines 4-34)

[claim 71]   Wizig teaches a system wherein said database further comprises data

representing a predefined employer contribution to said employee for purchase of at

least one of said line items. (Figure 2, 15--col. 12, lines 16-28—sponsor contribution

amount is stored (i.e. sponsor individual database))

[claims 72-73]   Wizig teaches a system wherein said benefit category comprises

insurance (e.g. health insurance) benefits. (col. 12, lines 24-29, Figure 33)

[claim 74]   Wizig teaches a system wherein said plurality of line items comprises line

items selected from the group consisting of: preventative care, physician care, hospital

care, emergency care, pharmacy care, alternative care, vision care, and behavioral

health care services. (Figures 27, 30, 37-38; col. 13, lines 42-57: e.g. Services provided

by specific healthcare providers and/or by general benefits plan.)

[claim 75]   Wizig teaches a system wherein said database further comprises data

representing a plurality of options for purchase by said employee within said line items.

(Fig. 33)

[claim 76]   Wizig teaches a system wherein said options comprise cost sharing

options. (col. 8, lines 59-col. 9, line 19; Figure 33: sponsoring and co-payment)

[claim 77]   Wizig teaches a system wherein said options comprise place of service

options. (Figure 28: e.g. distance in miles/time from providers)

[claim 78]   Wizig teaches a system wherein said options comprise benefit provider

network options. (col. 13, lines 30-51; col. 15, lines 43-57)

[claim 79]   Wizig teaches a system wherein said database further comprises data representing a plurality of sub-options for purchase by said employee within said options. (Fig. 13)

[claim 80]   Wizig teaches system wherein said user interface is accessible through a computer network. (col. 6, lines 15-24)

[claim 82]   Wizig teaches a system wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network. (col. 6, lines 1-24)

Claim Rejections - 35 USC § 103

11.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

12.   Claims 14,18-19,33,37-38,50,81, and 106-107 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wizig (USPN 6,735,569) in view of Spurgeon (USPN 5,890,129)

[claim 14]   Wizig teaches a method and system for providing benefits to an individual (e.g. employee), and for providing a user interface for the selection of benefits over a computer network (col. 6, lines 15-24, Figures 1-2), but does not expressly disclose that the computer network is a local area network. Spurgeon discloses the use of local area

networks (LAN's) to provide/transmit insurance benefits data (Figure 1; col. 6, lines 61-

col. 7, line 7). At the time of the Applicant's invention, it would have been obvious to

one of ordinary skill in the art to modify the method/system of Wizig to include LAN's

among the types of networks used to transmit/provide benefits data. As suggested by

Spurgeon, one would have been motivated to include this feature to allow different

parties (e.g. insurers/ healthcare providers) to continue to use their existing systems,

while reaping the benefits of automatic exchange of insurance benefits information. (col.

2, lines 64-67)

[claims 18]   Wizig teaches a method further comprising creating data representing

each said line item purchased by said employee (Figures 9 and 15; col. 9, lines 6-19;

col. 10, lines 16-31—databases store information on items purchased by employee).

Wizig also teaches a method wherein profiles are created for the user, but does not

expressly disclose transmitting the "created" (i.e. gathered) data to a benefit claims

processing vendor configured to automatically build a benefit profile for said employee

based on said data.   Spurgeon teaches a method wherein data gathered from the user

on selected benefits is transmitted to a benefit claims processing vendor (i.e. insurer or

third party reviewer), which may build a profile of the individual (i.e. store a profile of the

insured in a database). (Spurgeon: col. 4, lines 7-18;col. 6, lines 16-43). At the time of

the Applicant's invention, it would have been obvious to one of ordinary skill in the art to

modify the system/method of Wizig with the teaching of Spurgeon to provide user

information to a benefit claims processor vendor (i.e. insurer/third party reviewer), which

may provide a profile of the user. As suggested by Spurgeon, one would have been

motivated to include this feature to increase the speed with which claims may be processed and paid (col. 4, lines 43-46) and to provide a mechanism for updating providers on the status of a patient/subscriber (i.e. the employee purchasing benefits). (col. 8, line 54-57)

[claim 19]   Wizig and Spurgeon teach the method of providing benefits of claim 18 as explained in the rejection of 18. However, Wizig does not disclose claims processing and as such, does not disclose that the recited claims processing vendor is configured to confirm eligibility for payment of benefit claims based on the user's benefit profile. Spurgeon teaches a method and system wherein the benefit claims processing vendor (i.e. insurer or third party reviewer) is configured to confirm eligibility for payment of benefit claims based on the user's benefit profile. (col. 4, lines 7-18; col. 10, line 45-col. 11, line 10). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system/method of Wizig with the teaching of Spurgeon to have the claims processing vendor confirm status (i.e. eligibility) of the subscriber based upon the stored user information. As suggested by Spurgeon, one would have been motivated to include this feature to increase the speed with which claims may be processed and paid (col. 4, lines 43-46).

[claim 33]   The limitations of the present claim are addressed by the rejection of claims 14 and 32, and incorporated herein.

[claim 37]   The limitations of claim 37 are addressed by the rejections of claims 18 and 21, and incorporated herein.

[claim 38]   The limitations of claim 38 are addressed by the rejections of claims 19

and 37, and incorporated herein.

[claim 50]   The limitations of the present claim are addressed by the rejection of claims

14 and 49, and incorporated herein.

[claim 81]   The limitations of the present claim are addressed by the rejection of

claims 14 and 80, and incorporated herein.

[claim 106]   Wizig teaches a method of providing benefits to an employee comprising:

-   identifying at least one price for each of a plurality of line items within a benefit

    category; and (Figs. 18,28,30; col.9, lines 50-67; col. 14, lines 10-21)

-   offering said line items for purchase by said employee. (Fig. 30, 33; col. 14, lines 38-

    64)

-   identifying a predefined employer contribution to said employee on said user

    interface for purchase of at least one of said line items. (col. 12, lines 24-29; Figure

    24)

-   creating data representing each said line item purchased by said individual (Figures

    9 and 15; col. 9, lines 6-19; col. 10, lines 16-31—databases store information on

    items purchased by employee)

Wizig futher teaches a method wherein profiles are created for the user, but does not

expressly disclose transmitting the "created" (i.e. gathered) data to a benefit claims

processing vendor configured to automatically build a benefit profile for said employee

based on said data.   Spurgeon teaches a method wherein data gathered from the user

on selected benefits is transmitted to a benefit claims processing vendor (i.e. insurer or

third party reviewer), which may build a profile of the individual (i.e. store a profile of the

insured in a database). (Spurgeon: col. 4, lines 7-18;col. 6, lines 16-43). At the time of

the Applicant's invention, it would have been obvious to one of ordinary skill in the art to

modify the system/method of Wizig with the teaching of Spurgeon to provide user

information to a benefit claims processor vendor (i.e. insurer/third party reviewer), which

may provide a profile of the user. As suggested by Spurgeon, one would have been

motivated to include this feature to increase the speed with which claims may be

processed and paid (col. 4, lines 43-46) and to provide a mechanism for updating

providers on the status of a patient/subscriber (i.e. the employee purchasing benefits).

(col. 8, line 54-57)

[claim 107]   Wizig teaches a method wherein the health insurance line items are

selected from the group consisting of: preventative care, physician care, hospital care,

emergency care, pharmacy care, alternative care, vision care, and behavioral health

care services. Figures 27, 30, 37-38; col. 13, lines 42-57: e.g. Services provided by

specific healthcare providers and/or by general benefits plan.)

Conclusion

13.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure:

-    Warady et al (USPN 6,067,522) discloses a system and method for enrolling users

     in a healthcare billing plan.

- Kahn (USPN 6,401,079) discloses a comprehensive payroll and employee benefits system.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachel L. Porter whose telephone number is 703-305-0108. The examiner can normally be reached on M-F, 9:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (703)305-9588. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

RP
RP

ALEXANDER KALINOWSKI
PRIMARY EXAMINER